

## Semi-Annual and Annual Expenses Worksheet

Fill in the expenses that occur annually or semi-annually, rather than monthly. The first entry in the column “Current Fixed Expenses” should be the total you arrived at in the box labeled “Calculating Your Total Monthly Expenses.”

		<b>A</b>	<b>B</b>
Expense Category	Specific Expense	Current Fixed Expenses	Current Flexible Expenses
<b>Monthly Expenses</b>			
	Routine Monthly Expenses x 12		
<b>Medical</b>			
	Dental Care		
<b>Insurance</b>			
	Automobile		
	Disability		
	Flood		
	Homeowners (or tenants)		
	Life		
	Long-term care		
	Medical (if not recorded on monthly expenses list)		
<b>Taxes</b>			
	Federal Income		
	State Income		
	Local Income Tax (if applicable)		
	Local Property		
<b>Home Maintenance &amp; Improvements</b>			
<b>Travel</b>			
	Vacations		

	Other		
<b>Charitable Donations</b>			
<b>Hobbies, Pastimes</b>			
	Education (if you take classes)		
	Books and magazines		
<b>Other Expenses</b>			
<b>Anticipated Spending Cuts</b> Add all the figures in Column C			
<b>Anticipated Spending Increases</b> Add all the figures in Column D			

**Calculate Your Total Annual Expense:**

**Total from Column A:** \$ \_\_\_\_\_

**Total from Column B:** + \$ \_\_\_\_\_

**Equals Total Annual Expense:** \$ \_\_\_\_\_

**Divide by 12** = \_\_\_\_\_

**To get monthly average**